

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: KENNETH JAMES CRAMER	§	Case No. 1:16-bk-04143
DENISE ANN CRAMER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 12/29/2016.
- 2) The plan was confirmed on 09/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/22/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$149,756.00.
- 10) Amount of unsecured claims discharged without full payment: \$167,314.24.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 44,019.61	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 44,019.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,859.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,379.76	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,238.76
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOSEPH B. SOBEL, ESQUIRE	Lgl	0.00	NA	NA	2,859.00	0.00
DISCOVER	Uns	1,840.92	1,721.67	1,721.67	662.43	0.00
DISCOVER	Uns	4,341.77	4,171.38	4,171.38	1,604.97	0.00
CITIZENS BANK	Sec	40,449.86	38,880.02	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	5,173.16	5,173.16	5,173.16	1,990.42	0.00
SHELLPOINT MORTGAGE	Sec	5,755.07	3,870.59	0.00	0.00	0.00
BECKET & LEE	Uns	1,644.59	1,644.59	1,644.59	632.77	0.00
CONSUMER PORTFOLIO SERVICES	Sec	0.00	19,977.75	0.00	0.00	0.00
USAA FEDERAL SAVINGS	Uns	24,274.99	16,321.47	16,321.47	6,279.81	0.00
MIDLAND CREDIT MGMT;	Uns	628.62	628.62	628.62	241.87	0.00
MIDLAND CREDIT MGMT;	Uns	5,670.27	5,531.26	5,531.26	2,128.19	0.00
USAA FEDERAL SAVINGS BANK	Uns	0.00	7,953.52	7,953.52	3,060.18	0.00
BECKET & LEE	Uns	8,286.46	8,323.46	8,323.46	3,202.51	0.00
BECKET & LEE	Uns	773.34	810.34	810.34	311.78	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	626.74	626.74	241.15	0.00
WORLDS FOREMOST BANK	Uns	5,208.26	5,208.26	5,208.26	2,003.92	0.00
WORLDS FOREMOST BANK	Uns	5,111.15	5,111.15	5,111.15	1,966.55	0.00
ECAST SETTLEMENT CORP	Uns	4,124.36	4,159.36	4,159.36	1,600.35	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT CORP	Uns	0.00	605.97	605.97	233.15	0.00
ECAST SETTLEMENT CORP	Uns	1,857.07	1,892.07	1,892.07	727.99	0.00
PORTFOLIO RECOVERY	Uns	412.09	412.09	412.09	158.55	0.00
PORTFOLIO RECOVERY	Uns	681.96	681.96	681.96	262.39	0.00
PORTFOLIO RECOVERY	Uns	0.00	362.90	362.90	139.63	0.00
PORTFOLIO RECOVERY	Uns	0.00	377.38	377.38	145.20	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,806.90	3,806.90	1,464.74	0.00
PORTFOLIO RECOVERY	Uns	12,263.14	8,832.11	8,832.11	3,398.22	0.00
PORTFOLIO RECOVERY	Uns	6,346.16	4,813.67	4,813.67	1,852.10	0.00
PORTFOLIO RECOVERY	Uns	784.35	869.43	869.43	334.52	0.00
PORTFOLIO RECOVERY	Uns	8,119.40	8,154.40	8,154.40	3,137.46	0.00
AMAZON.COM VISA	Uns	4,369.28	NA	NA	0.00	0.00
BJS CLUB MASTERCARD	Uns	2,982.39	NA	NA	0.00	0.00
BOSCOVS STORE	Uns	802.79	NA	NA	0.00	0.00
BP OIL	Uns	697.01	NA	NA	0.00	0.00
CHAUFFEURS TEAMSTERS	Uns	84.00	NA	NA	0.00	0.00
CHOICE PRIVILEGES VISA	Uns	9,834.22	NA	NA	0.00	0.00
GANDER MOUNTAIN MASTERCARD	Uns	6,410.64	NA	NA	0.00	0.00
KIRMAN EYE	Uns	69.00	NA	NA	0.00	0.00
LOWES	Uns	520.96	NA	NA	0.00	0.00
MACYS STORES	Uns	529.40	NA	NA	0.00	0.00
MILEAGE UNITED VISA	Uns	27,924.09	NA	NA	0.00	0.00
PSECU	Uns	22,788.18	NA	NA	0.00	0.00
SEARS PREMIER MASTERCARD	Uns	3,138.04	NA	NA	0.00	0.00
SHEETZ VISA	Uns	10,421.02	NA	NA	0.00	0.00
SUNOCO	Uns	157.77	NA	NA	0.00	0.00
TARGET VISA	Uns	1,806.82	NA	NA	0.00	0.00
TRI-STATE FINANCIAL	Uns	11,927.52	NA	NA	0.00	0.00
UPROMISE WORLD MASTERCARD	Uns	2,210.33	NA	NA	0.00	0.00
VICTORIA SECRETS	Uns	879.57	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 98,193.86	\$ 37,780.85	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,238.76	
Disbursements to Creditors	\$ 37,780.85	
TOTAL DISBURSEMENTS:		\$ 44,019.61

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)